Identity Theft/Dumpster Diving

An identity thief is someone who acquires a consumer's name and personal information, assumes their identity, and commits fraud. This act is a crime and can occur when a consumer is careless with his/her personal information. Do not make yourself vulnerable to these criminals. Keep your personal information private. Safeguard yourself and reduce your risk of becoming a victim.

A popular way that an identity thief succeeds in obtaining a consumer's personal information is through "Dumpster Diving." They go to the local dump and search the trash for personal information. People discard a lot of their personal information at the dump's paper recycle bin. Discarded mail, such as credit card offers, promotional materials and other items with your personal information, can easily be found here by an identity thief. It doesn't take long for him/her to easily come up with enough information to steal an identity.

Do not discard any paper material at these recycle locations, which may contain any personal information without shredding first. By "shredding" instead of "dumping," one can greatly reduce the chances of becoming a victim of identity theft.

If you feel that you are a victim of Identity Theft, you should take the following steps:

1) Contact credit bureaus
- **a) Equifax (1-800-525-6285)**
- **b) Experian (1-888-397-3742)**
- **c) Transunion (1-800-680-7289)**

2) Contact affected lenders and financial institutions
- **a) Point of contacts (your hometown banker)**
- **b) Security Officers**

3) File and obtain a copy of a police report

4) Call I D Theft Clearinghouse to report theft
- **a) Federal Trade Commission (FTC) I D Theft Clearinghouse: Toll free (1-877-ID-THEFT (438-4338): TTY: 1-866-653-4261**